

V. WE CLAIM:

1. A referrer-controlled method for transferring an inbound communication to one of a plurality of financial assistance providers, the method including the steps of:

5 receiving an inbound communication from a referring apparatus of information sufficient to identify a referrer identity;

selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity; and

10 connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria.

2. The method of claim 1, wherein the steps of receiving and selecting are carried out with the referrer identity being a lender identity and with said inbound communication including a telephone connection to a debtor of a lender having the lender
15 identity.

3. A method for referring a telephone communication to one of a plurality of financial assistance providers based on lender criteria, the method including the steps of:

storing telephone numbers for a plurality of financial assistance providers in memory accessible by a digital electrical computer;

20 obtaining lender criteria for selecting one of the financial assistance providers;

storing said criteria for access by said computer;

identifying a debtor;

selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers; and

25 connecting the debtor by telephone to the one of the stored telephone numbers.

4. The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and

associating the telephone number with debtor information.

30 5. The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and

associating the telephone number with lender information.

6. The method of any one of claims 2 and 3, further including the steps of:
receiving debtor-identifying information by telephony; and
communicating the information from said telephony to the lender for tracking
debtor payment performance with said debtor-identifying information.

7. The method of any one of claims 2 and 3, wherein the step of
connecting is carried out with the financial assistance center being a credit-counseling agency.

8. The method of any one of claims 2 and 3, further including the step of:
providing some of said financial assistance centers with call activity reporting
by means of a secure web site.

9. The method of any one of claims 2 and 3, further including the step of:
providing call activity reporting updated no less than daily at a secure web site.

10. The method of any one of claims 2 and 3, further including the step of:
providing a web site demonstration of said method.

11. The method of any one of claims 2 and 3, wherein the step of selecting
includes:
applying as said criteria a call routing triggered by a quantity of prior calls
respectively placed to the financial assistance centers.

12. The method of any one of claims 2 and 3, wherein the step of selecting
includes:
applying as said criteria a call routing triggered by a detection of a debtor who
has previously been referred to one of the financial assistance centers.

13. The method of any one of claims 2 and 3, wherein the step of selecting
includes:
applying as said criteria a call routing triggered by time of day.

14. The method of any one of claims 2 and 3, wherein the step of selecting
includes:
applying as said criteria a call routing triggered by location of the debtor.

15. The method of any one of claims 2 and 3, wherein the step of selecting
includes:
applying as said criteria a call routing triggered by time of day, location of the
debtor, and a quantity of prior calls respectively placed to the financial assistance centers.

lenders.

27 29. The method of any one of claims 2 and 3, further including the step of:
using IVR to associate the telephone number with debtor information.

28 30. A report of said referral produced by the method of any one of claims 1-

5 3.

29 31. A computer system programmed to implement a method for referring a
telephone communication to one of a plurality of financial assistance providers based on
lender criteria, the computer system including:

a digital electrical computer having a processor, the processor electrically
connected to store and receive electrical signals at a memory device, to receive input
electrical signals corresponding to input information from an input device, to convert output
electrical signals into output information at an output device, the processor programmed to
control the digital electrical computer to receive the input electrical signals and to process the
input electrical signals to produce the output electrical signals in storing telephone numbers for
a plurality of financial assistance providers in memory accessible by said digital electrical
computer, storing lender-provided criteria for selecting one of the financial assistance
providers, identifying a debtor in response to a telephone communication, and selecting one of
the financial assistance providers by accessing the criteria, applying the criteria, and
accessing one of the stored telephone numbers to connect the debtor to the one of the stored
telephone numbers.

30 32. The computer system of claim 31, further including a telephone
controlled by said digital electrical computer to connect the debtor by telephone to the one of
the stored telephone numbers.

31 33. A method for making a computer system to refer a telephone
communication to one of a plurality of financial assistance providers based on lender criteria,
the method including the steps of:

providing a digital electrical computer having a processor, the processor
electrically connected to store and receive electrical signals at a memory device, to receive
input electrical signals corresponding to input information from an input device, to convert
output electrical signals into output information at an output device; and
programming the processor to control the digital electrical computer to receive the input
electrical signals and to process the input electrical signals to produce the output electrical

signals in storing telephone numbers for a plurality of financial assistance providers in memory accessible by said digital electrical computer, storing lender-provided criteria for selecting one of the financial assistance providers, identifying a debtor in response to a telephone communication, and selecting one of the financial assistance providers by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

32 34. A computerized method for providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a referring apparatus of information sufficient to identify a referrer identity, selecting which one of a plurality of financial assistance providers to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity, and connecting the inbound communication to the one of the plurality of the financial assistance providers in accordance with the criteria; and posting call referral data to the Internet web address.

33 35. The method of any one of claims 2-3 and 34, further including the steps of:

engaging accounting software to track compensation for the connecting.